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TO: Commissioner for Patents

FROM:

George H. Gates

Attn: Examiner Paul H. Phibbs, Jr.

OUR REF.:

9512

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Total pages, including cover letter: 15

PTO FAX NUMBER: (703) 872-9306

If you do NOT receive all of the pages, please telephone us at (310) 641-8797, or fax us at (310) 641-8798.

Title of Document Transmitted:	RESPONSE UNDER 37 C.F.R. §1.111, PETITION FOR EXTENSION OF TIME AND AUTHORIZATION TO CHARGE DEPOSIT ACCOUNT NO. 50-1673 OF NCR IN THE AMOUNT OF \$110 FOR THE EXTENSION OF TIME FEE.
Applicant	Paul H. Phibbs, Jr.
Serial No.:	09/943,059
Filed:	August 30, 2001
Group Art Unit:	3627
Title:	ALLOCATED BALANCES IN A NET INTEREST REVENUE IMPLEMENTATION FOR FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM
Our Ref. No.:	9512

Please charge all fees to Deposit Account No. 50-1673 of NCR Corporation, the assignee of the present application.

Reg. No.: 33,500

I hereby certify that this paper is being transmitted by facsimile to the U.S. Patent and Trademark Office on the date shown below.

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G&C 30145.405-US-U1

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Confirmation No.: 8737 Due Date: November 13, 2004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:

Paul H. Phibbs, Jr.

Examiner:

Andrew J. Rudy

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Serial No.:

09/943,059

Group Art Unit:

3627

Filed:

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Docket:

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Title:

ALLOCATED BALANCES IN A NET INTEREST REVENUE IMPLEMENTATION FOR FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM

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Trademark Office, Fax No. (703) 872-9306 on November 3, 2004.

CERTIFICATE OF MAILING OR TRANSMISSION UNDER 37 CFR 1.8

Signature Typed Name of Person Mailing this Certificate

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Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Dear Sir:

We are transmitting herewith the attached:

- Transmittal sheet, in duplicate, containing a Certificate of Mailing or Transmission under 37 CFR 1.8.
- Response Under 37 C.F.R. §1.111.
- Petition for Extension of Time under 37 C.F.R. 1.136 for 1 month.
- Charge the Extension Fee in the amount of \$110.00 to the Deposit Account.

CLAIMS PRESENT

Claims Remaining:	Highest Number Previously Paid For:	Number Extra		Rate		Fee	
Total Claims							
30	30	0	x	\$18.00	=	\$0.00	
Independent Claims							
3	3	0	x	\$88.00	=	\$0.00	
MULTIPLE DEPENDENT CLAIM FEE						\$0.00	
TOTAL FILING FEE						\$0.00	

Please consider this a PETITION FOR EXTENSION OF TIME for a sufficient number of months to enter these papers, if appropriate.

Please charge all fees to Deposit Account No. 50-1673 of NCR Corporation (the assignce of the present application). A duplicate of this paper is enclosed.

GATES & COOPER LLP

Howard Hughes Center 6701 Center Drive West, Suite 1050 Los Angeles, CA 90045 (310) 641-8797

Name: George H. Gates

Reg. No.: 33,500

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